

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for generating a combined stored_[]value and credit instrument for a customer, the method comprising:
 - receiving credit_[]account parameters to be associated with the instrument;
 - establishing a credit account associated with the instrument in accordance with the credit_[]account parameters;
 - receiving stored_[]value_[]account parameters to be associated with the instrument;
 - establishing a stored_[]value account associated with the instrument in accordance with the stored_[]value_[]account parameters;
 - linking the credit account and the stored_[]value account; and
 - initiating issuance of the instrument to the customer substantially contemporaneously with linking the credit account and the stored_[]value account, wherein the instrument includes a single identifier such that a merchant is able to access funds from both the credit account and the stored_[]value account with the single identifier.
2. (Currently Amended) The method recited in claim 1 wherein initiating issuance of the instrument is performed after linking the credit account and the stored_[]value account.
3. (Currently Amended) The method recited in claim 1 wherein the credit_[]account parameters include specification of a credit limit.

4. (Currently Amended) The method recited in claim 1 wherein the stored_[]value_[]account parameters include specification of a limited set of one or more merchants at which the stored_[]value account may be used.

5. (Currently Amended) The method recited in claim 1 wherein the stored_[]value_[]account parameters include specification of an initial value amount for the stored_[]value account.

6. (Currently Amended) The method recited in claim 1 further comprising:
receiving a request to reload value into the stored value account, the request being supported by funds from other than the credit account; and
augmenting a value amount for the stored_[]value account in accordance with the request.

7. (Currently Amended) The method recited in claim 1 further comprising loading value equal to a specified fraction of an amount of a credit transaction executed with the instrument into the stored_[]value account in response to execution of the credit transaction.

8. (Currently Amended) The method recited in claim 1 further comprising generating a consolidated statement summarizing customer activity on the linked credit account and stored_[]value account.

9. (Currently Amended) The method recited in claim 1 further comprising responding to a customer_[]service request relating to at least one of the linked credit account and stored_[]value account.

10.-19. (Canceled)

20. (Currently Amended) A computer_[]readable storage medium having a computer_[]readable program embodied therein for directing operation of a host system including an input device, a communications system, a storage device, and a processor, wherein the computer_[]readable program includes instructions for operating the host system to generate a combined stored_[]value and credit instrument for a customer in accordance with the following:

receiving, with the input device, credit_[]account parameters to be associated with the instrument;

establishing, with the processor, a credit account in accordance with the credit_[]account parameters, wherein the credit account is maintained on the storage device and associated with the instrument;

receiving, with the input device, stored_[]value_[]account parameters to be associated with the instrument;

establishing, with the processor, a stored_[]value account in accordance with the stored_[]value_[]account parameters, wherein the stored_[]value account is maintained on the storage device and associated with the instrument;

linking the credit account and the stored_[]value account on the storage device;
and

initiating, with the processor, issuance of the instrument to the customer substantially contemporaneously with linking the credit account and the stored_[]value account, wherein the instrument includes a single identifier such that a merchant is able to access funds from both the credit account and the stored_[]value account with the single identifier.

21. (Currently Amended) The computer_[]readable storage medium recited in claim 20 wherein the instructions for initiating issuance of the instrument are executed after the instructions for linking the credit account and the stored_[]value account.

22. (Currently Amended) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for:

receiving, with the communications system, a request to reload value into the stored value account, the request being supported by funds from other than the credit account;
and

augmenting a value amount for the stored value account in accordance with the request.

23. (Currently Amended) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for loading value equal to a specified fraction of an amount of a credit transaction executed with the instrument into the stored value account in response to execution of the credit transaction.

24. (Currently Amended) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for generating, with the processor, a consolidated statement summarizing customer activity on the linked credit account and stored value account.

25. (Currently Amended) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for responding, over the communications system, to a customer service request relating to at least one of the linked credit account and stored value account.

26.-33. (Canceled)